

Meriwether County Invitation to Bid

Sealed Bids will be accepted on providing property and liability insurance coverage under an annual policy beginning July 1, 2014. Bids shall be received until 10:00 A.M., Friday, May 19, 2014 and will be opened at the Public Bid Opening to be held in the Board of Commissioners meeting and will be recorded at that time. The Board of Commissioners reserves the right to accept or reject any and all bids to waive any technicalities or irregularities and to award the contract based on the best interest of Meriwether County.

The written requirements contained in this RFP shall not be changed or superseded without written agreement from Meriwether County. Failure to comply with the written requirements of this RFP may result in disqualification.

Scope of Services:

The Insurance provider selected will work in a partnership with the County Clerk of Meriwether County to assess risk exposure for the county.

Proposals shall be based on the specification information described by the attachments issued as part of this RFP:

- Attachment A- Summary of Insurance Coverage
- Attachment B- Vehicle Schedule
- Attachment C- Property Schedule
- Attachment D-Dams
- Attachment E- Equipment Schedule
- Attachment F- 5 Year Loss Summary

Proposals shall be based on the current coverage under Attachment A. *No proposal should offer alternate limits below the Georgia State Law (O.C.G.A. Sec. 36-91-1. et seq.) minimum requirements.*

The Named Insured is to include:

- 1. MERIWETHER COUNTY BOARD OF COMMISSIONERS,**
2. Any Employee of the governing body of the Named Insured while acting within the scope of his/her duties for or on behalf of the Named Insured;
3. Any Member of the Authorities, Boards or Commissions appointed by the Name Insured

while acting within the scope of their duties as such, but only in respect to operations by or on behalf of the Named Insured;

4. Any Director, Employee, Officer, Trustee, or Volunteer, past or present, acting for any on behalf of the Named Insured and under its direction and control or appointed by the Named Insured while acting within the scope of their duties as such, and any person, organization, trustee or estate to whom the Named Insured is obligated by virtue of written contract or agreement to provide coverage such as is offered by this Agreement but only in respect of operations by or on behalf of the Named Insured;

TECHNICAL INSTRUCTIONS

Purpose:

It is the intent of Meriwether County to establish and maintain their comprehensive and overall property and liability program under an annual policy effective July 1, 2014. The program may be re-bid at any time should the services or costs become unacceptable or unwarranted.

Guidelines:

1. It is the intent of Meriwether County to purchase the services and coverage for their property and casualty insurance program from the bidder who has provided the "Best Coverage" for the "Best Premium".
2. It is the intent to purchase a single "package" policy from one carrier through one agency.
3. Meriwether County hereby reserves the right to:
 - a) reject any and/or all proposals/bids or any portion thereof;
 - b) give full and proper consideration as to their knowledge of the experience, reputation, and servicing facilities of any bidder.
4. Proposals/bids will be accepted from self-insurance funds or insurance companies. If the Bidder is a self-insurance fund, a copy of the most recent financial report filed with the Insurance Department must be included. If the bidder is an insurance company, the Insurance company must have an A.M. Best rating of A-/VIII or better. A copy of the Most recent Best's rating must be included.
5. Payment terms for any and all plans and options should be included with the proposals.
6. It is understood that applications may be required in some instances, but quotations shall be based on the information contained in the Bid Specifications. Applications will be completed after the award of the insurance.

7. The following endorsements are **mandatory**:
 - a) Broad Form Named Insured
 - b) 90 Day Notice of Cancellation
 - c) Knowledge of Occurrence
 - d) Unintentional Errors and Omissions
 - e) Notice of Occurrence (Loss)
8. The bidding Agency should furnish references of any other Georgia public entities serviced directly by the agency.
9. It is critical that Meriwether County be kept apprised of developing claims experience under all policies. Therefore, it is a condition that an itemized listing of losses be provided to the administration on a quarterly basis. The report should be cumulative to year end and should include at least date of accident, description, kind of insurance, whether claim is open or closed and estimated incurred value as of date of report.
10. Agent must provide professional guidance for maintenance of appropriate coverage; must help the County identify new and emerging risks and must provide services necessary for complete and accurate reporting of property values to underwriters.
11. Alternatives or substitutes in addition to those requested or any part of the program are invited as long as they are identified and the reason for the change is indicated. If an alternate proposal is made, the proposer should prepare a cost proposal form.

Value-Added Components

All items below are value-added components of a complete risk management and insurance program that the County currently has. Please provide us a complete proposal with your qualifications, experience, and plan to execute these services. This portion of your proposal must be marked Value-Added Components.

Please indicate any discounts/extra costs associated with each item, if necessary.

1. Loss Control & Safety Training
 - a. On site visitation of facilities and risk analysis
 - b. Awareness training
 - c. Awareness through safety bulletins and newsletters
 - d. Vehicle driver training
2. Employment Practices Helpline
 - a. Legal advice on employment practices issues
 - b. Advice in writing

3. Property Appraisals
 - a. Building valuations
 - b. Content valuations
 - c. Historic valuations
4. Brokerage Services
 - a. Insurance Coverage Advice
 - b. Certificate of Insurance issuance
 - c. Review of contracts and indemnity agreements
 - d. General risk management advice

MERIWETHER COUNTY, GEORGIA

EXPOSURES

I. General Information	Exposures
Annual Payroll	5,170,045
Number of Employees (Full Time)	147
Number of Employees (Part Time)	25
Estimated Current Population	21,992
Miles of roads maintained	785
 II. Operational Information	
Aircraft/Watercraft owned	0
Amusement Parks operated	0
Carnivals/Fairs/Festivals	0
Dams/Dikes/Reservoirs/Lakes	4
Dorms/Nurseries/Daycares operated	0
Exhibition/Convention Centers/Stadiums operated	0
Golf Courses operated	0
Hospitals/Nursing Homes operated	0
Housing Authorities	0
Media-Radio, Newspaper, TV operated	0
Pools operated	0
 Law Enforcement	

Detention Center/Jail operated	1
Facility capacity	113
Average # of daily inmates	80
# of Full Time Jailers/Detention guards	15
# of Full Time Armed Officers	29

Fire Department/EMS

Annual payroll of Paid Firefighters	0
# of Volunteer Firefighters	187
EMS responses last year	4652